Office of the Superintendent of Financial Institutions Canada

Bureau du surintendant des institutions financières Canada

REPORT OF THE SUPERINTENDENT OF FINANCIAL INSTITUTIONS CANADA

RAPPORT DU SURINTENDANT DES INSTITUTIONS FINANCIÈRES CANADA

for the year ended December 31, 1986

pour l'année close le 31 décembre 1986

COOPERATIVE CREDIT ASSOCIATIONS

To which certificates have been granted under the Cooperative Credit Associations Act

ASSOCIATIONS COOPÉRATIVES DE CRÉDIT

Auxquelles un certificat a été délivré en vertu de la Loi sur les associations coopératives de crédit

Canada

-02961/

NOTICE

PUBLIC STATEMENT DATA BANK

The financial data from which the information published in this Volume is prepared, is now available to the public via computer media access.

Data on the results of at least the three most recent years of operation can be obtained either through the purchase of computer tapes or by directly accessing the data through the facilities of the I.P. Sharp APL time sharing system. The data bank is updated annually about the middle of July to include the results of operations for the year ending the previous December 31st.

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I.P. Sharp Associates Limited

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Toronto, Ontario M5X 1E3
(416) 364-5361

265 Carling Avenue, Suite 600
Ottawa, Ontario K1S 2E1
(613) 236-9942

555 Dorchester Blvd. West, Suite 1610
Montreal, Quebec H2Z 1B1
(514) 866-4981

OR

Office of the Superintendent
of Financial Institutions Canada
Ottawa, (Ontario) K1A 0H2

AVIS

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Les données financières utilisées pour la publication du Volume sont maintenant mises à la disposition du public en général sous forme de données informatisées.

Les données relatives aux résultats des opérations pour au moins les trois derniers exercices des compagnies peuvent être obtenues soit par l'achat de bandes magnétiques ou par voie des installations informatiques du système en temps partagé APL de la Compagnie I.P. Sharp. La mise à jour de la banque de données a lieu vers le mois de juillet de chaque année environ pour inclure les résultats des opérations de l'exercice se terminant le 31 décembre précédent.

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la Compagnie I.P. Sharp

C.P. 418, Exchange Tower
2 First Canadian Place
Toronto (Ontario) M5X 1E3
(416) 364-5361

265, avenue Carling, Suite 600
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555 ouest, boulevard Dorchester, Suite 1610
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Office of the Superintendent of
Financial Institutions Canada
Ottawa
December 14, 1987

The Honourable Tom Hockin
Minister of State (Finance)
Ottawa

Dear Sir:

On June 29, 1987 the House of Commons passed Bill C-42 - "An Act respecting financial institutions and the deposit insurance system". The Bill created the Office of the Superintendent of Financial Institutions, combining the Office of the Inspector General of Banks and the Department of Insurance. The Office of the Superintendent of Financial Institutions is now responsible for carrying out the regulatory, supervisory and reporting functions prescribed in the Cooperative Credit Associations Act.

Pursuant to the requirements of section 57 of the Cooperative Credit Associations Act, I have the honour to submit my annual report showing the particulars of the business, as of December 31, 1986, of the seven cooperative credit associations that have been granted a certificate under that Act, as shown by their annual statements filed with this Office. The seven associations comprise the federally-incorporated Canadian Co-operative Credit Society Limited and the six provincial cooperative credit associations that are members of the federal association, namely:

B.C. Central Credit Union
Co-operative Credit Society of Manitoba Limited
Credit Union Federation of Alberta Limited
Nova Scotia Credit Union League Limited
Ontario Credit Union League Limited
Saskatchewan Co-operative Credit Society Limited

The primary function of the Canadian Co-operative Credit Society Limited is to receive deposits from its members and to lend money to its members in essentially the same way as the provincial cooperative credit associations serve the local credit unions. The members of the Canadian Co-operative Credit Society Limited consist of eight (8) provincial cooperative credit associations, twelve (12) financial cooperatives, twenty-two (22) consumer, producer and marketing cooperatives and five (5) international financial cooperatives.

Summary financial data for the seven cooperative credit associations are given below with more detailed information following later in the report. The data shown for the provincial cooperative credit associations reveal an increase in total assets of approximately 10%. Loans to members represented approximately 14% of total assets at December 31, 1986. Investments in short term deposits, corporate notes and bonds represented 74% of total assets and continue to reflect a high degree of liquidity in the cooperative movement at the provincial level. Approximately 2/3 of the provincial associations' loans outstanding represented loans to credit unions and 1/3 represented loans to cooperative organizations. Funds borrowed from members represented 94% of the provincial associations' total liabilities with only 3% of liabilities being obtained from outside the cooperative movement.

The data for the Canadian Cooperative Credit Society Limited show little change over the previous year and continue to reflect a high degree of liquidity.

	Canadian Co-operative Credit Society Limited		Member Provincial Credit Associations	
	1986 $'000	1985 $'000	1986 $'000	1985 $'000
Loans to members	213,343	338,482	527,163	660,222
Cash and term deposits	206,588	201,380	1,624,104	1,340,319
Corporate notes of one year or less	313,690	22,983	553,509	367,970
Bonds	197,103	372,893	670,004	662,337
Total assets (book value)	1,018,020	1,034,715	3,858,690	3,492,426
Deposits by members	391,689	303,299	3,338,341	2,851,726
Deposits by Government	388,770	230,674	-	-
Other borrowed money	112,064	368,035	127,960	258,444
Total liabilites	897,170	914,678	3,538,264	3,199,633
Members' Equity	120,851	120,037	320,428	292,793
Net earnings	5,324	47	30,212	22,762

Respectfully submitted,

M.A. Mackenzie
Superintendent of Financial
Institutions

Bureau du surintendant des
institutions financières Canada
Ottawa
le 14 décembre 1987

L'honorable Tom Hockin
Ministre d'Etat (Finances)
Ottawa

Monsieur le Ministre,

Le 29 juin 1987, la Chambre des communes a adopté le projet de loi C-42 - "Loi concernant les institutions financières et le système d'assurance-dépôts". Ce projet de loi créait le Bureau du surintendant des institutions financières, en fusionnant le bureau de l'Inspecteur général des banques et le Département des assurances. Le Bureau du surintendant des institutions financières est maintenant chargé d'exercer les fonctions de réglementation, de surveillance et de divulgation de l'information prévues dans la Loi sur les associations coopératives de crédit.

Conformément aux exigences de l'article 57 de la Loi sur les associations coopératives de crédit, j'ai l'honneur de vous présenter mon rapport annuel indiquant les détails des affaires, au 31 décembre 1986, des sept associations coopératives de crédit à qui un certificat a été octroyé aux termes de ladite loi, comme l'indiquent leurs états annuels déposés auprès du Bureau. Les sept associations comprennent la Société Canadienne de Crédit Coopératif Limitée qui est constituée en vertu d'une loi fédérale ainsi que les six associations coopératives de crédit provinciales qui sont membres de l'association fédérale, à savoir :

B.C. Central Credit Union
Cooperative Credit Society of Manitoba Limited
Credit Union Federation of Alberta Limited
Nova Scotia Credit Union League Limited
Ontario Credit Union League Limited
Saskatchewan Cooperative Credit Society Limited

La principale fonction de la Société Canadienne de Crédit Coopératif Limitée consiste à accepter des dépôts de ses membres et à leur consentir des prêts tout comme les associations coopératives de crédit provinciales procèdent à l'égard des caisses d'épargne et de crédit locales. Les membres de la Société Canadienne de Crédit Coopératif Limitée se composent de huit (8) associations coopératives de crédit provinciales, de douze (12) coopératives financières, de vingt-deux (22) coopératives de consommateurs, de producteurs et de commercialisation et de cinq (5) coopératives financières internationales.

Le résumé des données financières concernant les sept associations coopératives de crédit est présenté ci-après et de plus amples informations apparaissent plus loin dans le rapport. Les données indiquées dans le cas des associations coopératives de crédit provinciales révèlent une augmentation de l'actif total de l'ordre d'environ 10 %. Les prêts consentis aux membres représentaient près de 14 % de l'actif total au 31 décembre 1986. Les placements en dépôts à court terme, effets de commerce des sociétés et obligations représentaient 74 % de l'actif total et ont continué à refléter un degré élevé de liquidités dans le mouvement coopératif au niveau provincial. Près des deux tiers des prêts non remboursés des associations provinciales représentaient des prêts consentis aux caisses d'épargne et de crédit et le tiers correspondaient à des prêts consentis à des organisations coopératives. Quatre-vingt-quatorze pour cent (94%) du passif total des associations provinciales représentait les emprunts contractés par des membres tandis que 3% seulement du passif total était lié à des prêts accordés à des non-membres.

Les données concernant la Société Canadienne de Credit Coopératif Limitée indiquent peu de changement au cours de l'année précédente et reflètent encore un degré élevé de liquidités.

	Société Canadienne de Crédit Coopératif Ltée		Associations provinciales membres	
	1986 000 $	1985 000 $	1986 000 $	1985 000 $
Prêts consentis aux membres	213,343	338,482	527,163	660,222
Espèces et dépôts à terme	206,588	201,380	1,624,104	1,340,319
Billets de commerce de sociétés d'une année ou moins	313,690	22,983	553,509	367,970
Obligations	197,103	372,893	670,004	662,337
Actif total (valeur comptable)	1,018,020	1,034,715	3,858,690	3,492,426
Dépôts des membres	391,689	303,299	3,338,341	2,851,726
Dépôts du gouvernement	388,770	230,674	-	-
Autres emprunts	112,064	368,035	127,960	258,444
Passif total	897,170	914,678	3,538,264	3,199,633
Avoirs des membres	120,851	120,037	320,428	292,793
Bénéfices nets	5,324	47	30,212	22,762

Respectueusement présenté,

Le surintendant des
institutions financières
M.A. Mackenzie

CORPORATE INFORMATION

RENSEIGNEMENTS SUR LES ASSOCIATIONS

CO-OPERATIVE CREDIT ASSOCIATIONS

CANADIAN CO-OPERATIVE CREDIT SOCIETY LIMITED
(SOCIETE CANADIENNE DE CREDIT COOPERATIF LIMITEE)

PRESIDENT: A. Gracie

300 The East Mall, 5th Floor, Islington, Ontario M9B 6B7

CORPORATE INFORMATION as at January 28, 1987

DIRECTORS: F. Babin, E. Benning, S. Bildfell, B. Campbell, R. Gentleman, A. Gracie, W. Hanstead, H. Lanctot, I. MacPherson, M. McKenzie, R. McVeight, T. Manrell, J. Martin, G. Sawatzky, C. Semchyshyn, P. Schurman, L. Tendler, W. Thompson.

AUDITORS: Deloitte Haskins & Sells

Incorporated in 1953 by Act of the Parliament of Canada 1-2 Eliz. II, c.58. Amendment in 1957, 5-6 Eliz. II, c.43. Supplementary Letters Patent issued 1980 increasing authorized capital. Certificate granted December 2, 1954 under the Cooperative Credit Associations Act.

CAPITAL STOCK

	$'000
Authorized	250,000
Subscribed and paid in cash	116,026

B.C. CENTRAL CREDIT UNION

CHAIRMAN OF THE BOARD: I. MacPherson

1441 Creekside Drive, Vancouver, B.C. V6J 4S7

CORPORATE INFORMATION as at February 9, 1987

DIRECTORS: E. Anderson, M. Betts, B. Farbes, R. Gentleman, D. Griffeth, R. Hood, D. Humphries, H. Jansen, D. Lach, I. MacPherson, T. Manrell, D. Marzari, K. May, R. Parkin, S. Raschdorf.

AUDITORS: Pannell Kerr Forster

Incorporated in 1944 by certificate of incorporation under the Credit Unions Act of British Columbia. Commenced business 1944. Certificate granted August 5, 1955 under the Cooperative Credit Associations Act.

CAPITAL STOCK

	$'000
Authorized	unlimited
Subscribed and paid in cash	76,936

CO-OPERATIVE CREDIT SOCIETY OF MANITOBA LIMITED

PRESIDENT: C.W. Semchyshyn

CORPORATE INFORMATION as at February 24, 1987

DIRECTORS: H. Boyce, R. Feist, A. Foidart, H. Foster, W. Halpenny, W. McLeod, R. Nitelet, J. Robinson, G. Sawatzky, C.W. Semchyshyn.

AUDITORS: Price Waterhouse

Incorporated in 1950 by Act of the Legislature of the Province of Manitoba 14 Geo. VI, c.105. Amendment in 1955, 3-4 Eliz. II, c.97 and 1978, 27 Eliz. II, c.55. Commenced business 1950. Certificate granted October 1, 1957 under the Cooperative Credit Associations Act.

CAPITAL STOCK

	$'000
Authorized	100,000
Subscribed and paid in cash	31,376

CREDIT UNION FEDERATION OF ALBERTA LIMITED

PRESIDENT: E. Benning

350N - 8500 MacLeod Trail S.E., Calgary, Alberta T2H 2N1

CORPORATE INFORMATION as at March 31, 1987

DIRECTORS: B. Cameron, D. Chalifoux, R. Duchesneau, R. Dumas, L. Ferguson, E. Knudsen, S. Kuss, A. Mercier, A. Nicholson, D. Roberts, M. Wapple.

AUDITORS: Price Waterhouse.

Incorporated in 1969 by Credit Union Federation of Alberta Limited Act. Commenced business 1967. Certificate granted May 4, 1977 under the Cooperative Credit Associations Act.

CAPITAL STOCK

	$'000
Authorized	unlimited
Subscribed and paid in cash	56,402

NOVA SCOTIA CREDIT UNION LEAGUE LIMITED

PRESIDENT: R. Parker

6074 Lady Hammond Road, Halifax, Nova Scotia, B3K 5N3

CORPORATE INFORMATION at at February 27, 1987

DIRECTORS: M. Comeau, L. Coombs, R. Doucet, A. MacAdam, J.D.N. MacDonald, J.J. MacDonald, D. MacDougall, R. MacLean, M. McCarthy, R. McVeigh, R. Parker, T. Walsh, G. West, G. Wrigley.

AUDITORS: Doane Raymond

Incorporated in 1938 by special Act under the Credit Union Act of Nova Scotia. Commenced business 1938. Certificate granted 1976 under the Cooperative Credit Associations Act.

CAPITAL STOCK

	$'000
Authorized	10,000
Subscribed and paid in cash	7,531

ONTARIO CREDIT UNION LEAGUE LIMITED

CHAIRMAN OF THE BOARD: D. Handy

180 Duncan Mill Road, Don Mills, Ontario M3J 3K3

CORPORATE INFORMATION as at December 31, 1986

DIRECTORS: B. Akey, J. Craig, A. Dauphinee, D. DeMan, G. Ede, J. Feron, A. Gracie, D. Handy, W. Hanstead, G. Joyce, A. Lanctot, M. Lang, W. Lee, M. Lefebvre, W. Odendaal, K. Roberts, J. Worona, C. Zawadzki.

AUDITORS: Ward Mallette

Incorporated in 1942 by certificate of incorporation under the Credit Unions Act of Ontario. Commenced business 1942. Certificate granted December 24, 1974 under the Cooperative Credit Associations Act.

CAPITAL STOCK

	$'000
Authorized	unlimited
Subscribed and paid in cash	46,875

SASKATCHEWAN CO-OPERATIVE CREDIT SOCIETY LIMITED

PRESIDENT: L. Tendler

2055 Albert Street, Regina, Sask. S4P 3G8

CORPORATE INFORMATION as at February 10, 1987

DIRECTORS: S. Bildfell, D. Delday, B. Effa, G. Gress, L. Hayes, V. Johnson, D. Loehr, P. Martyniuk, A. Meyer, J. Moneo, E. Sagan, T. Shepstone, K. Sproule, L. Tendler, L.J. Vinek.

AUDITORS: Clarkson Gordon

Incorporated in 1941 by Act of the Legislature of the Province of Saskatchewan, c.93. Amendments in 1944, 8 Geo. VI, c.76; in 1947, 11 Geo. VI, c.124; in 1949, 13 Geo. VI, c.131; in 1950, 14 Geo. VI, c.109; in 1955, 4 Eliz. II, c.93; in 1959, 8 Eliz. II, c.121; in 1962, 11 Eliz. II, c.77; in 1963, 12 Eliz. II, c.90; in 1966, 15 Eliz. II, c.121 and in 1970, c.121. Commenced business 1941. Certificate granted December 16, 1955 under the Cooperative Credit Associations Act.

CAPITAL STOCK

	$'000
Authorized	unlimited
Subscribed and paid in cash	82,095

STATEMENT OF ASSESSMENTS

ETAT DES COTISATIONS

STATEMENT OF ASSESSMENTS FOR THE YEAR ENDED MARCH 31, 1986

made upon cooperative credit associations for expenses of supervision for the year ended March 31, 1986

ETAT DES COTISATIONS POUR L'ANNEE CLOSE LE 31 MARS 1986

établies sur les associations coopératives de crédit au titre des frais de surveillance pour l'année close le 31 mars 1986

	$
Canadian Co-operative Credit Society Limited	32,155
Member Associations - Associations Membres	
B.C. Central Credit Union	38,007
Co-operative Credit Society of Manitoba	13,390
Credit Union Federation of Alberta Limited	18,449
Nova Scotia Credit Union League Limited	2,964
Ontario Credit Union League Limited	27,901
Saskatchewan Co-operative Credit Society Limited	39,519
Total	172,385

ABSTRACT OF STATEMENTS

OF COOPERATIVE CREDIT ASSOCIATIONS TO WHICH CERTIFICATES

HAVE BEEN GRANTED UNDER THE COOPERATIVE CREDIT

ASSOCIATIONS ACT.

PRECIS DES ETATS

DES ASSOCIATIONS COOPERATIVES DE CREDIT AUXQUELLES UN CERTIFICAT

A ETE DELIVRE EN VERTU DE LA LOI

SUR LES ASSOCIATIONS COOPERATIVES DE CREDIT.

1986 - COOPERATIVE CREDIT ASSOCIATIONS

TABLE I - ASSETS (BOOK VALUE) ('000)

NO. - NO.	ASSOCIATION - ASSOCIATION	LOANS TO MEMBERS (LESS PROVISION FOR LOANS IN DEFAULT) - PRETS AUX MEMBRES (MOINS PROVISION POUR PRETS EN SOUFFRANCE)	CASH - ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS - BONS DU TRESOR ET DEPOTS A COURT TERME	BONDS - OBLIGATIONS	SHARES - ACTIONS
		$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	213,342	73,896	132,691	510,792	504
2	B.C. CENTRAL CREDIT UNION.....	177,887	29,818	375,029	383,675	35,465
3	COOP. CREDIT SOC. OF MAN.....	31,807	15,173	158,386	114,685	12,308
4	CREDIT UNION FED. OF ALBERTA..	134,608	5,673	69,656	99,208	13,493
5	NOVA SCOTIA CRED. UNION LEAGUE	9,344	308	22,530	5,337	1,717
6	ONTARIO CREDIT UNION LEAGUE...	60,395	7,456	309,584	259,734	25,841
7	SASK. COOP. CREDIT SOCIETY....	113,120	24,174	606,312	360,871	38,098
	TOTAL, 1986.....	740,506	156,500	1,674,190	1,734,305	127,428
	TOTAL, 1985.....	998,705	80,864	1,460,835	1,426,181	127,571

TABLE II - LIABILITIES AND MEMBERS' EQUITY ('000)

NO. - NO.	ASSOCIATION - ASSOCIATION	DEPOSITS-DEPOTS: DEMAND - A DEMANDE	DEPOSITS-DEPOTS: TERM - A TERME	OTHER BORROWED MONEY - AUTRES EMPRUNTS	BANK LOANS AND BANK OVERDRAFTS - PRETS BANCAIRES ET DECOUVERTS DE BANQUE	INTEREST DUE AND ACCRUED ON DEPOSITS, BORROWED MONEY AND BANK LOANS - INTERETS COURUS ET A PAYER SUR DEPOTS EMPRUNTS ET PRETS BANCAIRES	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES - FRAIS COURUS ET A PAYER ET AUTRE PASSIF	PROVISION FOR INTEREST ON SHARE CAPITAL - PROVISION POUR INTERETS SUR CAPITAL
		$	$	$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	88,770	691,689	15,940	96,123	3,942	621	.....
2	B.C. CENTRAL CREDIT UNION.....	683,390	199,580	123,067	.....	13,231	819	2,960
3	COOP. CREDIT SOC. OF MAN.....	272,657	48,207	.....	.....	4,596	907	632
4	CREDIT UNION FED. OF ALBERTA..	16,249	245,656	.....	.....	6,787	2,353	.....
5	NOVA SCOTIA CRED. UNION LEAGUE	7,119	30,747	.....	365	379	39	.....
6	ONTARIO CREDIT UNION LEAGUE...	80,150	628,085	.....	.....	4,458	1,795	.....
7	SASK. COOP. CREDIT SOCIETY....	402,725	723,770	.....	4,527	13,643	5,823	8,142
	TOTAL, 1986.....	1,551,062	2,567,737	139,008	101,015	47,039	12,358	11,736
	TOTAL, 1985.....	1,118,383	2,280,948	216,192	410,288	50,738	18,062	11,951

TABLE III - STATEMENT OF INCOME AND EXPENSES ('000)

NO. - NO.	ASSOCIATION - ASSOCIATION	INCOME-REVENU: LOANS - PRETS	INCOME-REVENU: INVESTMENTS - PLACEMENTS	INCOME-REVENU: OTHER INCOME - AUTRES REVENUS	INCOME-REVENU: TOTAL - TOTAL	INTEREST - INTERETS
		$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	15,869	65,680	6,972	88,522	72,887
2	B.C. CENTRAL CREDIT UNION.....	17,003	65,298	10,644	92,947	75,352
3	COOP. CREDIT SOC. OF MAN.....	4,053	27,521	8,424	40,000	26,825
4	CREDIT UNION FED. OF ALBERTA..	19,227	11,725	14,113	45,066	22,309
5	NOVA SCOTIA CRED. UNION LEAGUE	1,453	2,094	5,397	8,944	2,626
6	ONTARIO CREDIT UNION LEAGUE...	10,813	49,367	10,644	70,824	60,142
7	SASK. COOP. CREDIT SOCIETY....	13,372	104,192	15,512	133,077	99,237
	TOTAL, 1986.....	81,793	325,881	71,708	479,382	358,382
	TOTAL, 1985.....	85,513	322,872	62,325	480,711	364,989

TABLEAU I - ACTIF (VALEUR COMPTABLE) ('000)

NO.	MORTGAGES	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES	INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL	ASSETS NOT ADMITTED	TOTAL ASSETS
NO.	PRETS HYPOTHECAIRES	IMMEUBLES	PLACEMENT DANS LES FILIALES	REVENU DE PLACEMENT COURU ET A RECEVOIR	AUTRES ACTIFS	TOTAL	ACTIF NON ADMIS	TOTAL DES ACTIFS
	$	$	$	$	$	$	$	$
1	3,437	26,013	50,000	6,245	2,101	1,019,025	1,005	1,018,020
2	12,324	14,388	48,897	27,070	5,633	1,110,190	4,330	1,105,859
3	12,954	.....	1,254	3,155	10,088	359,813	2,892	356,920
4	130	5,885	764	1,139	6,017	336,579	3,001	333,578
5	1,840	1,218	3,534	344	1,480	47,652	281	47,371
6	.....	.....	11,293	2,520	76,194	753,021	12,286	740,735
7	72,857	24,682	1,383	18,124	18,333	1,277,960	3,733	1,274,226
	103,544	72,187	117,128	58,600	119,849	4,904,242	27,531	4,876,711
	129,428	60,551	108,481	69,468	98,643	4,560,732	33,589	4,527,142

TABLEAU II - PASSIF ET AVOIR DES MEMBRES ('000)

NO.	PROVISION FOR DEFICIENCY OF STATUTORY VALUES	DEFERRED TAXES	TOTAL	RESERVES - RESERVES			SURPLUS	TOTAL	TOTAL LIABILITIES AND MEMBERS' EQUITY
				CAPITAL	GUARANTEE	GENERAL			
NO.	PROVISION POUR INSUFFISANCE DES VALEURS STATUTAIRES	IMPOTS SUR LE REVENU REPORTES	TOTAL	CAPITAL	GARANTIE	GENERALE	BENEFICES NON REPARTIS	TOTAL	TOTAL DU PASSIF ET DES AVOIRS DES MEMBRES
	$	$	$	$	$	$	$	$	$
1	83	.....	897,169	116,026	.....	6,971	-2,147	120,850	1,018,020
2	.....	2,924	1,025,975	76,936	.....	.....	2,947	79,883	1,105,859
3	.....	.....	327,001	31,376	1,500	.....	-2,957	29,919	356,920
4	.....	484	271,531	56,402	.....	8,645	-3,002	62,046	333,578
5	.....	.....	38,649	7,531	.....	1,471	-280	8,722	47,371
6	13	.....	714,504	46,875	.....	.....	-20,645	26,230	740,735
7	818	1,150	1,160,601	82,095	3,399	28,130	.....	113,624	1,274,226
	915	4,558	4,435,432	417,242	4,899	45,218	-26,082	441,278	4,876,711
	2,630	107	4,114,311	398,196	4,899	49,082	-39,349	412,830	4,527,142

TABLEAU III - ETAT DES REVENUS ET DEPENSES ('000)

NO.	EXPENSES-DEPENSES				EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS	NET GAIN (LOSS) ON INVESTMENTS AND LOANS	EARNINGS BEFORE TAXES	INCOME TAXES	NET EARNINGS
	SALARIES AND STAFF BENEFITS	OTHER	DEPRE-CIATION	TOTAL					
NO.	TRAITEMENTS ET AVANTAGES SOCIAUX	AUTRES	AMOR-TISSEMENT	TOTAL	REVENU AVANT PROFIT OU PERTE SUR REALI-SATION DE PLACEMENTS ET PRETS	PROFIT (PERTE) SUR REALISATION DE PLACEMENTS ET PRETS	REVENU AVANT IMPOTS	IMPOTS SUR LE REVENU	REVENU NET
	$	$	$	$	$	$	$	$	$
1	1,913	1,181	96	76,079	12,443	-7,121	5,323	.....	5,323
2	4,780	8,135	721	88,990	3,957	4,980	8,938	191	8,747
3	3,465	6,079	1,609	37,980	2,020	351	2,371	25	2,346
4	5,169	9,188	1,340	38,008	7,058	-765	6,294	-2,050	8,343
5	1,088	4,192	96	8,002	942	.....	942	101	841
6	4,906	6,494	589	72,133	-1,309	-1,317	-2,626	.....	-2,626
7	7,891	6,441	925	114,496	18,581	-4,572	14,009	1,450	12,559
	29,214	41,713	5,377	435,688	43,694	-8,440	35,254	-282	35,536
	29,233	44,110	3,837	442,180	38,530	-14,570	23,961	1,151	22,810

1986 - COOPERATIVE CREDIT ASSOCIATIONS

TABLE IV - STATEMENT OF SURPLUS ('000)

NO.	ASSOCIATION	ADD-AJOUTER			
		BALANCE AT BEGINNING OF YEAR	NET EARNINGS	OTHER	INTEREST ON SHARE CAPITAL AND DIVIDENDS TO MEMBERS
NO.	ASSOCIATION	SOLDE AU DEBUT DE L'ANNEE	REVENU NET	AUTRES	INTERETS SUR CAPITAL-ACTIONS ET DIVIDENDES AUX MEMBRES
		$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	-3,502	5,323	.....	6,439
2	B.C. CENTRAL CREDIT UNION.....	-5,703	8,747	.....	2,960
3	COOP. CREDIT SOC. OF MAN.....	-3,811	2,346	.....	1,890
4	CREDIT UNION FED. OF ALBERTA..	-5,177	8,343	.....	14,267
5	NOVA SCOTIA CRED. UNION LEAGUE	-334	841	.....	376
6	ONTARIO CREDIT UNION LEAGUE...	-21,223	-2,626	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	.....	12,559	.....	8,142
	TOTAL, 1986.....	-39,749	35,536	.....	34,077
	TOTAL, 1985.....	-23,585	22,810	241	18,898

TABLE V - STATEMENT OF RESERVES ('000)

NO.	ASSOCIATION	GUARANTEE FUND-FONDS DE GARANTIE			
		BALANCE AT BEGINNING OF YEAR	TRANSFER FROM SURPLUS	OTHER	BALANCE AT END OF YEAR
NO.	ASSOCIATION	SOLDE AU DEBUT DE L'ANNEE	VIRE DU COMPTE DES BENEFICES NON REPARTIS	AUTRES	SOLDE EN FIN D'ANNEE
		$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	.....	.....	.....	.....
2	B.C. CENTRAL CREDIT UNION.....	.....	.....	.....	.....
3	COOP. CREDIT SOC. OF MAN.....	1,500	.....	.....	1,500
4	CREDIT UNION FED. OF ALBERTA..	.....	.....	.....	.....
5	NOVA SCOTIA CRED. UNION LEAGUE	.....	.....	.....	.....
6	ONTARIO CREDIT UNION LEAGUE...	.....	.....	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	3,399	.....	.....	3,399
	TOTAL, 1986.....	4,899	.....	.....	4,899
	TOTAL, 1985.....	4,899	.....	.....	4,899

TABLE VI - SUMMARY OF LOANS AND DEPOSITS AND OTHER BORROWED MONEY BY TERM ('000)

NO.	ASSOCIATION	LOANS-PRETS				
			TERM-A TERME			
		DEMAND	LESS THAN 100 DAYS	100 DAYS - 365 DAYS	MORE THAN ONE YEAR	TOTAL
NO.	ASSOCIATION	A DEMANDE	MOINS DE 100 JOURS	100 JOURS - 365 JOURS	PLUS D'UN AN	TOTAL
		$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	11,058	136,848	5,277	60,158	213,342
2	B.C. CENTRAL CREDIT UNION.....	51,149	44,519	90	82,127	177,887
3	COOP. CREDIT SOC. OF MAN.....	19,357	.....	.....	12,450	31,807
4	CREDIT UNION FED. OF ALBERTA..	134,608	.....	.....	.....	134,608
5	NOVA SCOTIA CRED. UNION LEAGUE	5,806	.....	538	3,000	9,344
6	ONTARIO CREDIT UNION LEAGUE...	59,652	25	.....	718	60,395
7	SASK. COOP. CREDIT SOCIETY....	51,825	18,551	25,638	17,104	113,120
	TOTAL, 1986.....	333,458	199,944	31,543	175,558	740,508
	TOTAL, 1985.....	572,288	142,941	42,911	240,564	998,705

TABLEAU IV - ETAT DES BENEFICES NON REPARTIS ('000)

NO. - NO.	TRANSFER TO-VIREMENT: GUARANTEE FUND - FONDS GARANTI	TRANSFER TO-VIREMENT: GENERAL RESERVES - RESERVES GENERALES	TRANSFER TO-VIREMENT: INVESTMENT RESERVES - RESERVES DE PLACEMENTS	DEDUCT-MOINS: CHANGE IN-CHANGEMENTS DANS: PROVISION FOR DEFICIENCY OF STATUTORY VALUES - PROVISION POUR INSUFFISANCE DES VALEURS STATUTAIRES	DEDUCT-MOINS: CHANGE IN-CHANGEMENTS DANS: ASSETS NOT ADMITTED - ACTIF NON ADMIS	DEDUCT-MOINS: OTHER - AUTRES	BALANCE AT END OF YEAR - SOLDE EN FIN D'ANNEE
	$	$	$	$	$	$	$
1	.....	-1,118	.....	.....	-1,355	.....	-2,147
2	.....	.....	.....	.....	-2,865	.....	2,947
3	.....	.....	.....	-416	16	-1	-2,957
4	.....	-5,924	.....	.....	-2,175	.....	-3,002
5	.....	326	.....	.....	-54	139	-280
6	.....	-2,200	.....	2	.....	-1,006	-20,645
7	.....	3,382	.....	818	405	-170	.....
	.....	-5,552	.....	405	-6,026	-1,037	-26,082
	.....	5,148	.....	-2,820	16,459	1,228	-38,349

TABLEAU V - ETAT DES RESERVES ('000)

NO. - NO.	GENERAL RESERVE-RESERVE GENERALE: BALANCE AT BEGINNING OF YEAR - SOLDE AU DEBUT DE L'ANNEE	GENERAL RESERVE-RESERVE GENERALE: TRANSFER FROM SURPLUS - VIRE DU COMPTE DE BENEFICES NON REPARTIS	GENERAL RESERVE-RESERVE GENERALE: OTHER - AUTRES	GENERAL RESERVE-RESERVE GENERALE: BALANCE AT END OF YEAR - SOLDE EN FIN D'ANNEE	INVESTMENT RESERVE-RESERVE DE PLACEMENTS: BALANCE AT BEGINNING OF YEAR - SOLDE AU DEBUT DE L'ANNEE	INVESTMENT RESERVE-RESERVE DE PLACEMENTS: TRANSFER FROM SURPLUS - VIRE DU COMPTE DE BENEFICES NON REPARTIS	INVESTMENT RESERVE-RESERVE DE PLACEMENTS: OTHER - AUTRES	INVESTMENT RESERVE-RESERVE DE PLACEMENTS: BALANCE AT END OF YEAR - SOLDE EN FIN D'ANNEE
	$	$	$	$	$	$	$	$
1	8,170	-1,118	-84	6,971	.....	.....	.....	.....
2	.....	.....	.....	.....	.....	.....	.....	.....
3	.....	.....	.....	.....	.....	.....	.....	.....
4	14,569	-5,924	.....	8,645	-573	.....	572	.....
5	1,006	326	139	1,471	.....	.....	.....	.....
6	2,200	-2,200	.....	.....	.....	.....	.....	.....
7	24,767	3,382	.....	28,130	.....	.....	.....	.....
	50,713	-5,552	55	45,218	-573	.....	572	.....
	43,887	5,148	38	49,082	942	.....	-943	.....

TABLEAU VI - RESUME DES PRETS, DEPOTS ET AUTRES EMPRUNTS A TERME ('000)

NO. - NO.	DEPOSITS AND OTHER BORROWED MONEY-DEPOTS ET AUTRES EMPRUNTS: DEMAND - A DEMANDE	TERM-A TERME: LESS THAN 100 DAYS - MOINS DE 100 JOURS	TERM-A TERME: 100 DAYS - 365 DAYS - 100 JOURS - 365 JOURS	TERM-A TERME: MORE THAN ONE YEAR - PLUS D'UN AN	TOTAL - TOTAL
	$	$	$	$	$
1	88,770	395,598	11,054	300,977	796,399
2	683,390	255,672	33,590	33,386	1,006,039
3	272,657	.....	.....	48,207	320,865
4	15,249	136,018	98,588	11,050	261,905
5	7,119	20,746	9,939	82	37,886
6	80,150	346,008	45,354	236,722	708,236
7	402,725	464,944	93,339	165,485	1,126,495
	1,551,062	1,618,988	291,866	795,881	4,257,808
	1,118,393	1,572,023	391,359	533,758	3,615,535

TABLE VII - SUMMARY OF SECURITIES - PART I ('000)

NO. - NO.	ASSOCIATION - ASSOCIATION	TREASURY BILLS (FEDERAL AND PROVINCIAL) - BONS DU TRESOR (FEDERAL ET PROVINCIAUX)	DEMAND AND TERM DEPOSITS (ONE YEAR OR LESS) - DEPOTS A DEMANDE ET A TERME (D'UN AN OU MOINS)		TOTAL - TOTAL
			IN BANKS, TRUST OR LOAN COMPANIES - MAINTENUS AUPRES DES BANQUES, DES COMPAGNIES DE FIDUCIE OU DE PRET	IN ASSOCIATIONS - DANS LES ASSOCIATIONS	
		$	$	$	$
1	B.C. CENTRAL CREDIT UNION				
	(2) B.V.-V.C.	49,943	230,404	94,681	375,029
	(2) M.S.V.-V.M.S.	49,943	230,404	94,681	375,029
2	CAN. COOPERATIVE CREDIT SOC.				
	(2) B.V.-V.C.	92,516	40,000	175	132,691
	(2) M.S.V.-V.M.S.	92,516	40,000	175	132,691
3	COOP. CREDIT SOC. OF MAN.				
	(2) B.V.-V.C.	49,364	81,122	27,900	158,386
	(2) M.S.V.-V.M.S.	49,364	81,122	27,900	158,386
4	CREDIT UNION FED. OF ALBERTA				
	(2) B.V.-V.C.	5,569	21,026	43,060	69,656
	(2) M.S.V.-V.M.S.	5,569	21,026	43,060	69,656
5	NOVA SCOTIA CRED. UNION LEAGUE				
	(2) B.V.-V.C.	.....	.....	22,530	22,530
	(2) M.S.V.-V.M.S.	.....	.....	22,530	22,530
6	ONTARIO CREDIT UNION LEAGUE				
	(2) B.V.-V.C.	254,734	850	54,000	309,584
	(2) M.S.V.-V.M.S.	254,734	850	54,000	309,584
7	SASK. COOP. CREDIT SOCIETY				
	(2) B.V.-V.C.	512,012	.....	94,300	606,312
	(2) M.S.V.-V.M.S.	512,012	.....	94,300	606,312
	TOTAL, 1986				
	(2) B.V.-V.C.	984,140	373,403	336,647	1,674,190
	(2) M.S.V.-V.M.S.	984,140	373,403	336,647	1,674,190

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUE; FOR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.
(2) BECAUSE OF SPACE LIMITATIONS THE FOLLOWING ABBREVIATIONS HAVE BEEN USED; B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

TABLEAU VII - SOMMAIRE DES TITRES DETENUS - PARTIE I ('000)

NO. - NO.	BONDS - OBLIGATIONS							
	CANADIAN - CANADIENNES						FOREIGN - ETRANGERS	
					ALL OTHERS - AUTRES			
	FEDERAL - FEDERALES (1)	PROVINCIAL - PROVINCIALES (1)	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL - MUNICIPALITE, D'ADMINISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	CORPORATE NOTES (ONE YEAR OR LESS) - BILLETS DE CORPORATIONS (UN AN OU MOINS)	CORPORATE - COMPAGNIES	COOPERATIVES - COOPERATIVES	-	TOTAL - TOTAL
	$	$	$	$	$	$	$	$
1	63,014	61,424	.....	121,476	136,444	1,315	.....	383,675
	63,014	61,424	.....	121,476	142,303	1,315	.....	389,534
2	.....	8,351	.....	313,690	174,474	14,277	.....	510,792
	.....	8,351	.....	313,690	174,390	14,277	.....	510,709
3	1,287	170	142	93,073	19,308	702	.....	114,685
	1,287	170	150	93,073	19,303	769	.....	114,754
4	.....	.....	.....	80,454	15,000	3,754	.....	99,208
	.....	.....	.....	80,454	15,000	3,754	.....	99,208
5	2,333	2,838	46	.....	20	100	.....	5,337
	2,333	2,838	46	.....	18	100	.....	5,335
6	.....	997	.....	258,504	222	10	.....	259,734
	.....	997	.....	258,504	219	10	.....	259,730
7	99	5,750	3,053	.....	351,968	.....	.....	360,871
	99	5,750	3,051	.....	351,519	.....	.....	360,421
	66,734	79,531	3,241	867,199	697,438	20,159	.....	1,734,305
	66,734	79,531	3,247	867,199	702,755	20,227	.....	1,739,694

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONS FEDERALES ET PROVINCIALES: POUR TOUS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.
(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1986 - COOPERATIVE CREDIT ASSOCIATIONS

TABLE VIII - SUMMARY OF SECURITIES - PART II ('000)

NO. - NO.	ASSOCIATION - ASSOCIATION	CANADIAN SHARES-ACTIONS CANADIENNES			
		PREFERRED-PRIVILEGIEES		COMMON-ORDINAIRES	
		COOPERATIVE - COOPERATIVES	OTHER - AUTRES	COOPERATIVE - COOPERATIVES	OTHER - AUTRES
		$	$	$	$
1	B.C. CENTRAL CREDIT UNION				
	(2) B.V.-V.C.	508	267	34,686	.....
	(2) M.S.V.-V.M.S.	508	267	34,686	.....
2	CAN. COOPERATIVE CREDIT SOC.				
	(2) B.V.-V.C.	78	.....	101	212
	(2) M.S.V.-V.M.S.	78	.....	101	212
3	COOP. CREDIT SOC. OF MAN.				
	(2) B.V.-V.C.	328	.....	11,979	.....
	(2) M.S.V.-V.M.S.	328	.....	11,979	.....
4	CREDIT UNION FED. OF ALBERTA				
	(2) B.V.-V.C.	351	.....	13,084	57
	(2) M.S.V.-V.M.S.	351	.....	13,084	57
5	NOVA SCOTIA CRED. UNION LEAGUE				
	(2) B.V.-V.C.	367	.....	1,325	25
	(2) M.S.V.-V.M.S.	367	.....	1,325	150
6	ONTARIO CREDIT UNION LEAGUE				
	(2) B.V.-V.C.	212	.....	25,629	.....
	(2) M.S.V.-V.M.S.	212	.....	25,619	.....
7	SASK. COOP. CREDIT SOCIETY				
	(2) B.V.-V.C.	5,631	450	30,859	1,158
	(2) M.S.V.-V.M.S.	5,631	389	30,880	828
	TOTAL, 1986				
	(2) B.V.-V.C.	7,478	717	117,665	1,452
	(2) M.S.V.-V.M.S.	7,478	657	117,676	1,248

(2) BECAUSE OF SPACE LIMIATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STAUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

1986 - ASSOCIATIONS COOPERATIVES DE CREDIT

TABLEAU VIII - SOMMAIRE DES TITRES DETENUS - PARTIE II ('000)

NO. - NO.	FOREIGN SHARES-ACTIONS ETRANGERES				TOTAL SHARES - TOTAL DES ACTIONS
	PREFERRED-PRIVILEGIEES		COMMON-ORDINAIRES		
	COOPERATIVE - COOPERATIVES	OTHER - AUTRES	COOPERATIVE - COOPERATIVES	OTHER - AUTRES	
	$	$	$	$	$
1					
	.....	.....	.....	3	35,465
	.....	.....	.....	3	35,465
2					
	.....	.....	112	.....	504
	.....	.....	112	.....	504
3					
	.....	.....	.....	.....	12,308
	.....	.....	.....	.....	12,308
4					
	.....	.....	.....	.....	13,493
	.....	.....	.....	.....	13,493
5					
	.....	.....	.....	.....	1,717
	.....	.....	.....	.....	1,842
6					
	.....	.....	.....	.....	25,841
	.....	.....	.....	.....	25,831
7					
	.....	.....	.....	.....	38,098
	.....	.....	.....	.....	37,730
	.....	.....	112	3	127,429
	.....	.....	112	3	127,176

(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES(V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STAUTAIRE-MAXIMUM STATUTORY VALUE.

TABLE IX - INVESTMENT INCOME DUE AND ACCRUED AND INTEREST EXPENSE DUE AND ACCRUED ('000)

NO.	ASSOCIATION / ASSOCIATION	INVESTMENT INCOME DUE AND ACCRUED - REVENU DE PLACEMENTS A RECEVOIR				
		LOANS / PRETS	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRESOR ET DEPOTS A COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	MORTGAGES / PRETS HYPOTHECAIRES
		$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	1,238	392	4,165	.....	25
2	B.C. CENTRAL CREDIT UNION.....	1,158	10,510	15,164	26	115
3	COOP. CREDIT SOC. OF MAN.....	491	1,044	1,457	17	130
4	CREDIT UNION FED. OF ALBERTA..	620	86	404	.....	.....
5	NOVA SCOTIA CRED. UNION LEAGUE	78	87	122	20	12
6	ONTARIO CREDIT UNION LEAGUE...	601	1,885	33	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	821	9,829	5,943	.....	1,525
	TOTAL, 1986.....	5,010	23,836	27,291	64	1,808
	TOTAL, 1985.....	5,610	25,850	35,385	18	2,127

TABLE X - INVESTMENT INCOME EARNED AND INTEREST INCURRED ('000)

NO.	ASSOCIATION / ASSOCIATION	INVESTMENT INCOME EARNED - REVENU DE PLACEMENTS					
		CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRESOR ET DEPOTS A COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	MORTGAGES / PRETS HYPOTHECAIRES	REAL ESTATE / IMMEUBLES
		$	$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	.....	10,880	47,556	20	1,898	1,110
2	B.C. CENTRAL CREDIT UNION.....	.....	7,803	56,053	40	1,389	.....
3	COOP. CREDIT SOC. OF MAN.....	1,512	20,270	3,269	159	2,206	.....
4	CREDIT UNION FED. OF ALBERTA..	409	9,663	1,360	44	.....	246
5	NOVA SCOTIA CRED. UNION LEAGUE	124	1,098	652	126	.....	69
6	ONTARIO CREDIT UNION LEAGUE...	.....	47,229	174	1,406	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	.....	78,581	16,497	145	8,929	.....
	TOTAL, 1986.....	2,046	175,527	125,563	1,943	14,424	1,425
	TOTAL, 1985.....	2,139	142,112	154,026	644	15,833	1,640

TABLE XI - OTHER INCOME ('000)

NO.	ASSOCIATION / ASSOCIATION	DEPOSIT AND LOAN DEPARTMENT-SERVICE DES DEPOTS ET DES PRETS				
		CLEARING CHARGES / FRAIS DE COMPENSATION	SERVICE CHARGES / FRAIS DE GESTION	FEES AND COMMISSIONS / HONORAIRES ET COMMISSIONS	OTHER / AUTRES	TOTAL / TOTAL
		$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	.....	.....	.....	.....	.....
2	B.C. CENTRAL CREDIT UNION.....	4,192	.....	506	970	5,668
3	COOP. CREDIT SOC. OF MAN.....	2,560	106	649	.....	3,316
4	CREDIT UNION FED. OF ALBERTA..	2,929	554	680	387	4,551
5	NOVA SCOTIA CRED. UNION LEAGUE	.....	641	33	178	852
6	ONTARIO CREDIT UNION LEAGUE...	3,022	1,356	345	522	5,246
7	SASK. COOP. CREDIT SOCIETY....	2,862	.....	2,694	3,572	9,129
	TOTAL, 1986.....	15,565	2,659	4,909	5,630	28,764
	TOTAL, 1985.....	14,473	2,550	4,097	5,026	26,147

TABLEAU IX - REVENU DE PLACEMENTS A RECEVOIR ET INTERETS ECHUS ET COURUS ('000)

NO. - NO.	SUBSIDIARIES - FILIALES	OTHER - AUTRES	TOTAL - TOTAL	INTEREST EXPENSE DUE AND ACCRUED - INTERETS ECHUS ET COURUS: DEPOSITS-DEPOTS DEMAND - A DEMANDE	DEPOSITS-DEPOTS TERM - A TERME	OTHER BORROWED MONEY - AUTRES EMPRUNTS	BANK LOANS - EMPRUNTS BANCAIRES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$
1	349	72	6,245	473	2,219	52	1,196	3,942
2	94	.....	27,070	9,497	2,541	1,192	.....	13,231
3	.....	14	3,155	2,141	2,454	.....	.....	4,596
4	.....	27	1,139	.....	6,787	.....	.....	6,787
5	25	.....	344	.....	377	.....	2	379
6	.....	.....	2,520	.....	4,458	.....	.....	4,458
7	.....	4	18,124	.....	13,614	7	21	13,643
	469	119	58,600	12,112	32,453	1,252	1,220	47,039
	355	119	59,468	8,991	38,332	1,328	2,085	50,738

TABLEAU X - REVENU DE PLACEMENTS ET INTERET ENGAGE ('000)

NO. - NO.	SUBSIDIARIES - FILIALES	OTHER - AUTRES	TOTAL - TOTAL	INTEREST INCURRED - INTERET ENGAGE: DEPOSITS-DEPOTS DEMAND - A DEMANDE	DEPOSITS-DEPOTS TERM - A TERME	OTHER BORROWED MONEY - AUTRES EMPRUNTS	BANK LOANS - EMPRUNTS BANCAIRES	OTHER - AUTRES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$	$
1	4,213	.....	65,680	19,283	33,449	3,910	16,244	.....	72,887
2	12	.....	65,298	2,064	63,992	8,495	799	.....	75,352
3	.....	103	27,521	21,633	5,147	44	.....	.....	26,825
4	.....	.....	11,725	757	19,612	.....	1,940	.....	22,309
5	25	.....	2,094	117	2,411	27	71	.....	2,626
6	556	.....	49,367	3,147	56,846	147	.....	.....	60,142
7	.....	38	104,192	19,673	78,136	8	1,419	.....	99,237
	4,806	143	325,881	66,676	259,596	12,634	20,474	.....	359,382
	5,187	1,278	322,872	46,926	259,654	35,366	23,051	.....	364,998

TABLEAU XI - AUTRES REVENUS ('000)

NO. - NO.	OTHER DEPARTMENTS-AUTRES SERVICES: DUES - COTISATIONS	INCOME FROM PRINTING AND SUPPLIES - REVENU-IMPRIMERIE ET APPROVISIONNEMENTS	OTHER - AUTRES	TOTAL - TOTAL	GRAND TOTAL - TOTAL GLOBAL
	$	$	$	$	$
1	.....	107	6,865	6,972	6,972
2	791	.....	4,183	4,975	10,644
3	511	184	4,432	5,108	8,424
4	707	277	8,575	9,561	14,113
5	420	424	3,701	4,545	5,397
6	2,586	1,208	1,605	5,397	10,644
7	2,741	517	3,124	6,383	15,512
	7,758	2,697	32,488	42,943	71,708
	7,698	2,645	2,583	36,177	62,325

TABLE XII - SALARIES AND STAFF BENEFITS ('000)

NO.	ASSOCIATION	DEPOSIT AND LOAN DEPARTMENT - SERVICE DES DEPOTS ET DES PRETS			
NO.	ASSOCIATION	SALARIES - SALAIRES	DIRECTORS' AND ADVISORY BOARD FEES - TRAITEMENTS ET JETONS DE PRESENCE DES ADMINIS-TRATEURS	STAFF BENEFITS - AVANTAGES SOCIAUX	TOTAL - TOTAL
		$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	408	.....	45	454
2	B.C. CENTRAL CREDIT UNION.....	2,696	.....	345	3,041
3	COOP. CREDIT SOC. OF MAN.....	811	.....	96	907
4	CREDIT UNION FED. OF ALBERTA..	1,597	.....	145	1,743
5	NOVA SCOTIA CRED. UNION LEAGUE	249	.....	32	281
6	ONTARIO CREDIT UNION LEAGUE...	3,084	.....	388	3,473
7	SASK. COOP. CREDIT SOCIETY....	4,649	.....	470	5,119
	TOTAL, 1986.....	13,496	.....	1,524	15,020
	TOTAL, 1985.....	13,047	.....	1,228	14,276

TABLE XIII - OTHER OPERATING EXPENSES ('000) DEPOSIT AND LOAN DEPARTMENT

NO.	ASSOCIATION	ADVERTISING - PUBLICITE	AUDITORS' FEES - HONORAIRES DES VERIFICATEURS	BANK CHARGES - FRAIS BANCAIRES	DIRECTORS' AND OTHER MEETINGS - REUNIONS DES ADMINISTRA-TEURS ET AUTRES	DATA PROCESSING EXPENSES - FRAIS RELATIFS AU TRAITEMENT DES DONNEES	FURNITURE AND EQUIPMENT - MOBILIER ET AGENCEMENT	INSURANCE - ASSURANCE
		$	$	$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	10	.....	133	.....	.....	.....	77
2	B.C. CENTRAL CREDIT UNION.....	.....	102	159	124	71	.....	33
3	COOP. CREDIT SOC. OF MAN.....	5	.....	582	.....	.....	.....	.....
4	CREDIT UNION FED. OF ALBERTA..	.....	43	180	.....	.....	.....	25
5	NOVA SCOTIA CRED. UNION LEAGUE	.....	.....	366	.....	16	.....	16
6	ONTARIO CREDIT UNION LEAGUE...	.....	85	571	.....	303	.....	66
7	SASK. COOP. CREDIT SOCIETY....	39	.....	129	5	736	.....	1
	TOTAL, 1986.....	54	230	2,123	130	1,127	.....	220
	TOTAL, 1985.....	57	253	2,723	148	918	.....	123

TABLE XIV - OTHER OPERATING EXPENSES ('000) OTHER DEPARTMENTS

NO.	ASSOCIATION	ADVERTISING - PUBLICITE	AUDITORS' FEES - HONORAIRES DES VERIFICATEURS	BANK CHARGES - FRAIS BANCAIRES	DIRECTORS' AND OTHER MEETINGS - REUNIONS DES ADMINISTRA-TEURS ET AUTRES	DATA PROCESSING EXPENSES - FRAIS RELATIFS AU TRAITEMENT DES DONNEES	FURNITURE AND EQUIPMENT - MOBILIER ET AGENCEMENT	INSURANCE - ASSURANCE
		$	$	$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	.....	83	.....	201	.....	.....	15
2	B.C. CENTRAL CREDIT UNION.....	.....	.....	.....	125	9	.....	13
3	COOP. CREDIT SOC. OF MAN.....	360	43	.....	104	131	.....	60
4	CREDIT UNION FED. OF ALBERTA..	198	.....	.....	388	3,139	.....	56
5	NOVA SCOTIA CRED. UNION LEAGUE	78	35	.....	113	1,865	.....	10
6	ONTARIO CREDIT UNION LEAGUE...	357	.....	.....	136	.....	.....	27
7	SASK. COOP. CREDIT SOCIETY....	993	93	.....	130	292	.....	241
	TOTAL, 1986.....	1,986	255	.....	1,199	5,437	.....	425
	TOTAL, 1985.....	2,696	245	.....	1,115	5,033	.....	422

TABLEAU XII - SALAIRES ET AVANTAGES SOCIAUX ('000)

NO. - NO.	SALARIES - SALAIRES	OTHER DEPARTMENTS - AUTRES SERVICES: DIRECTORS' AND ADVISORY BOARD FEES - TRAITEMENTS ET JETONS DE PRESENCE DES ADMINISTRATEURS	OTHER DEPARTMENTS - AUTRES SERVICES: STAFF BENEFITS - AVANTAGES SOCIAUX	OTHER DEPARTMENTS - AUTRES SERVICES: TOTAL - TOTAL	GRAND TOTAL - TOTAL GLOBAL
	$	$	$	$	$
1	1,329	.....	129	1,459	1,913
2	1,558	.....	179	1,738	4,780
3	2,269	20	268	2,558	3,465
4	3,139	.....	287	3,426	5,169
5	721	.....	86	807	1,088
6	1,101	193	138	1,433	4,906
7	2,442	91	237	2,771	7,891
	12,561	305	1,327	14,193	29,214
	13,325	285	1,335	14,956	29,233

TABLEAU XIII - AUTRES FRAIS D'EXPLOITATION ('000) SERVICE DES DEPOTS ET DES PRETS

NO. - NO.	LEGAL AND PROFESSIONAL FEES - FRAIS JURIDIQUES ET PROFESSIONNELS	MACHINE RENTAL AND MAINTENANCE - LOCATION D'EQUIPEMENT ET ENTRETIEN	POSTAGE, TELEPHONES, TELEGRAMS AND EXPRESS - FRAIS DE POSTE, TELEGRAMMES, TELEPHONES ET MESSAGERIES	PRINTING AND STATIONERY - PAPETERIE ET IMPRESSION	RENTS - LOYERS	TAXES, LICENCES AND FEES - TAXES, PERMIS ET DROITS	TRAVELLING EXPENSES - FRAIS DE VOYAGE	OTHER - AUTRES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$	$
1	10	1	52	25	48	.....	40	263	666
2	79	435	274	312	370	.....	83	3,338	5,387
3	.....	38	45	29	124	.....	21	1,258	2,107
4	10	501	109	87	.....	29	66	316	1,371
5	.....	36	93	52	45	4	2	22	652
6	105	356	187	652	502	.....	143	731	3,706
7	283	402	236	319	.....	.....	114	587	2,856
	491	1,772	998	1,479	1,092	34	471	6,518	16,747
	460	1,841	1,114	1,115	991	19	464	7,644	17,875

TABLEAU XIV - AUTRES FRAIS D'EXPLOITATION ('000) AUTRES SERVICES

NO. - NO.	LEGAL AND PROFESSIONAL FEES - FRAIS JURIDIQUES ET PROFESSIONNELS	MACHINE RENTAL AND MAINTENANCE - LOCATION D'EQUIPEMENT ET ENTRETIEN	POSTAGE, TELEPHONES, TELEGRAMS AND EXPRESS - FRAIS DE POSTE, TELEGRAMMES, TELEPHONES ET MESSAGERIES	PRINTING AND STATIONERY - PAPETERIE ET IMPRESSION	RENTS - LOYERS	TAXES, LICENCES AND FEES - TAXES, PERMIS ET DROITS	TRAVELLING EXPENSES - FRAIS DE VOYAGE	OTHER - AUTRES	TOTAL - TOTAL
	$	$	$	$	$	$	$	$	$
1	77	87	149	70	159	29	182	-542	515
2	181	93	154	89	204	.....	47	1,829	2,747
3	340	1,146	545	48	430	.....	62	699	3,972
4	131	910	278	98	999	69	240	1,305	7,816
5	50	10	39	18	106	7	69	1,140	3,540
6	162	38	72	887	304	.....	146	654	2,788
7	181	114	244	134	.....	.....	235	922	3,585
	1,124	2,400	1,485	1,345	2,204	106	984	6,009	24,986
	1,072	2,081	1,050	1,152	2,440	101	1,096	7,724	26,234

TABLE XV - DEPRECIATION ('000)

NO. - NO.	ASSOCIATION - ASSOCIATION	DEPOSIT AND LOAN DEPARTMENT - SERVICE DES DEPOTS ET DES PRETS				
		REAL ESTATE - BIENS-FONDS	LEASEHOLD IMPROVEMENTS - AMELIORATIONS LOCATIVES	FURNITURE AND EQUIPMENT - MOBILIER ET AGENCEMENT	OTHER - AUTRES	TOTAL - TOTAL
		$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	.....	.....	.....	.....	.....
2	B.C. CENTRAL CREDIT UNION.....	.....	.....	247	9	256
3	COOP. CREDIT SOC. OF MAN.....	.....	.....	18	7	25
4	CREDIT UNION FED. OF ALBERTA..	.....	.....	736	.....	736
5	NOVA SCOTIA CRED. UNION LEAGUE	.....	4	29	.....	33
6	ONTARIO CREDIT UNION LEAGUE...	.....	.....	.....	508	508
7	SASK. COOP. CREDIT SOCIETY....	.....	.....	576	.....	576
	TOTAL, 1986.....	.....	4	1,606	525	2,136
	TOTAL, 1985.....	.....	3	957	587	1,549

TABLEAU XV - AMORTISSEMENT ('000)

NO. - NO.	OTHER DEPARTMENTS - AUTRES SERVICES					GRAND TOTAL - TOTAL GLOBAL
	REAL ESTATE - BIENS-FONDS	LEASEHOLD IMPROVEMENTS - AMELIORATIONS LOCATIVES	FURNITURE AND EQUIPMENT - MOBILIER ET AGENCEMENT	OTHER - AUTRES	TOTAL - TOTAL	
	$	$	$	$	$	$
1	.....	35	60	.....	96	96
2	251	.....	209	4	464	721
3	30	89	45	1,418	1,583	1,609
4	144	117	342	.....	603	1,340
5	28	5	24	6	63	96
6	.....	2	79	.....	81	589
7	140	.....	208	.....	348	925
	593	249	969	1,428	3,241	5,377
	558	222	790	717	2,288	3,837

TABLE XVI - GAINS AND LOSSES ON INVESTMENTS ('000)
TABLEAU XVI - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS ('000)

NO.	ASSOCIATION / ASSOCIATION	NET GAIN OR LOSS - GAIN OU PERTE NET(TE) BONDS / OBLIGATIONS	SHARES / ACTIONS	MORTGAGES / PRETS HYPOTHECAIRES	REAL ESTATE / BIENS-FONDS	LOANS / PRETS	OTHER / AUTRES	TOTAL / TOTAL
		$	$	$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	292	-332	145	-5,168	-1,100	-959	-7,121
2	B.C. CENTRAL CREDIT UNION.....	17	-271	.....	-873	6,107	.....	4,980
3	COOP. CREDIT SOC. OF MAN.....	5	.....	.....	.....	312	33	351
4	CREDIT UNION FED. OF ALBERTA..	-745	-20	.....	.....	.....	.....	-765
5	NOVA SCOTIA CRED. UNION LEAGUE	.....	.....	.....	.....	.....	.....	.....
6	ONTARIO CREDIT UNION LEAGUE...	109	.....	.....	.....	.....	-1,426	-1,317
7	SASK. COOP. CREDIT SOCIETY....	-2,477	-209	-1,887	.....	.....	.....	-4,572
	TOTAL, 1986.....	-2,798	-831	-1,741	-6,041	5,319	-2,352	-8,440
	TOTAL, 1985.....	-2,647	-1,480	-7,196	-1,885	-1,383	19	-14,570

TABLE XVII - MORTGAGES ('000)
TABLEAU XVII - PRETS HYPOTHECAIRES ('000)

NO.	ASSOCIATION / ASSOCIATION	CONVENTIONAL / CONVENTIONNELS	N.H.A. / L.N.H.	OTHER INSURED / AUTRES ASSURES	TOTAL / TOTAL
		$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	680	2,757	.....	3,437
2	B.C. CENTRAL CREDIT UNION.....	10,239	2,084	.....	12,324
3	COOP. CREDIT SOC. OF MAN.....	9,312	3,642	.....	12,954
4	CREDIT UNION FED. OF ALBERTA..	130	.....	.....	130
5	NOVA SCOTIA CRED. UNION LEAGUE	1,840	.....	.....	1,840
6	ONTARIO CREDIT UNION LEAGUE...	.....	.....	.....	.....
7	SASK. COOP. CREDIT SOCIETY....	47,506	15,706	9,644	72,857
	TOTAL, 1986.....	69,709	24,190	9,644	103,544
	TOTAL, 1985.....	88,712	29,695	11,020	129,428

TABLE XVIII - ASSETS NOT ADMITTED ('000)
TABLEAU XVIII - ACTIF NON AGREE ('000)

NO.	ASSOCIATION / ASSOCIATION	LEASEHOLD IMPROVEMENTS / AMELIORATIONS LOCATIVES	FURNITURE AND EQUIPMENT / MOBILIER ET AGENCEMENT	PREPAID EXPENSES / FRAIS PAYES D'AVANCE	DEFERRED EXPENSES / DEPENSES REPORTEES	OTHER / AUTRES	TOTAL / TOTAL
		$	$	$	$	$	$
1	CAN. COOPERATIVE CREDIT SOC...	51	160	767	25	.....	1,005
2	B.C. CENTRAL CREDIT UNION.....	.....	2,050	.....	63	2,216	4,330
3	COOP. CREDIT SOC. OF MAN.....	134	230	.....	931	1,597	2,892
4	CREDIT UNION FED. OF ALBERTA..	902	.....	.....	.....	2,098	3,001
5	NOVA SCOTIA CRED. UNION LEAGUE	35	129	116	.....	1	281
6	ONTARIO CREDIT UNION LEAGUE...	6	1,899	.....	.....	10,380	12,286
7	SASK. COOP. CREDIT SOCIETY....	.....	1,835	298	.....	1,599	3,733
	TOTAL, 1986.....	1,129	6,304	1,182	1,020	17,894	27,531
	TOTAL, 1985.....	1,011	8,912	774	1,415	21,475	33,589